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# THE INTEGRATION OF AFRICAN WOMEN IN TRADE AND COMMERCE: SITUATION AND PROSPECTS

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# I. INTRODUCTION

1. The LAGOS Plan of Action emphasizes vocational training as a means for women's integration in the modern economic sector and more specially in that sector's Trade and commercial activities. The Plan further recommends women's training in the management of small and medium scale entreprises as well as and symposiae for the exchange of experiences between African countries.

2. The Arusha and Nairobi Strategies for the advancement of women further emphasize the importance of women's role in the expansion and development of Trade in general and more specially in food distribution. The two strategies call for women's more active participation in the modern trade and commercial services sector.

3. There is an increasing awareness on African women's necessary evolution form traditional "Market Place" activities to modern trade, from marginal economic activities to the "Crossroads" of more extensive trade flows at the domestic, intra-African and international levels. Such an evolution requires:

(a) The rationalization and strengthening of "Market Place Trade" as a basis for traditional accumulation from which resources could be mobilized for African women's effective integration in the modern trade sub-sector;

(b) The establishment and reinforcement of apropriate mechanisms for the promotion of African business women and the facilitation of their operational activities;

(c) Training in modern management techniques on the basis of identified training needs, ownership of capital equities, actual management of commercial entreprises and support activities middle executive women could undertake in modern commercial entreprises.

4. The main objective of this report is to discuss each of the above requirements in the light of the past trends and prospects of trade in our countries and to identify issues confronting African business women in their activities. An attempt will also be made in this report to define institutional machineries and incentives for African business women's integration in the modern sector of the economy and to indicate, practical modalities for the enhancing of women's skills in the area of management of trading entreprises in general and more specially in the field of marketing at the domestic, intra-African and international levels.

## II. THE ROLE OF AFRICAN WOMEN IN TRADE: A GENERAL REVIEW AND ASSESSMENT

### A. Women's position in African trade: a general review

5. Trade is the area where the important role women play in economic development can best be measured and appreciated. Trade activities are intermediate activities between production and consumption of goods and services; as such it (trade) determines what should be produced, the magnitude of production, the conditions under which production should take place and the flows of goods and services thereafter.

6. African women's intervention in the trade sector is not a new phenomenon; African women have been traditionally involved in trade for more than five centuries in most countries. Women's trading activities in Africa are directly linked to women's dominant role in food production vis a vis men's role in the cash crop exporting sub-sector. In many African countries, women are handling approximately 80% of trade in local food items such as cereals and spices, fish and fish products, local textiles, jewellery and local garments. 1/ The number of African business women is rapidly increasing as a result of the progressive monetarization of the economy in rural areas which drives rural women towards cash activities including commercial activities as the most immediate ones. This fast increase of the number of African women in Trade is also partially a result of urban women's recent access(still limited) to the import-distribution sub-sector. There has certainly been a significant increase of the number of business women during the last twentyfive years. However, women's share in the total trade turnover in Africa is still rather marginal. This is a direct result of the marginal position of domestic commodities trade in general and local food products trade in particular and the dominant role of export-import activities in Africa's trade (African Women being mainly domestic trade operators dealing in local products). This situation partakes of structural disfunctions between production and consumption in Africa ("Africa produces what it doesn't consume and consumes what it doesn't produce"); this can further be explained with the great number of obstacles to the development of domestic trade. The role of African business women in modern trade is therefore still quite marginal even though a few steps were recently made towards consumer goods import - distribution activities. African women's role in modern commercial entreprises is also still rather insignificant because of the lack of modern marketing management skills among African women and the absence of clear prospects for the advancement of support women staff working in such entreprises (secretaries, typists, clerks etc...).

7. African women's role is therefore dominant only in what Ester Bosrup terms as "Market Price Trade", i.e. in the area of domestic distribution of local commodities which , as pointed out earlier, plays a rather marginal role in the trade sector.

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1/ This is the case of Ghana and many other west African countries where the 1970 census revealed that 84.9% of workers in the Ghanaian Trade Sector were women. The rate of growth in this respect was 33.9 per cent between 1960 and 1970. (BOSRUP Women's role in economic Development.

B. African Women in "The Market Place Trade"

8. Except in a few cases noted in muslim north African countries, taboos and prejudices regarding women's role in "Market place trade" are inexistant. As pointed out earlier this role is a traditional one and a direct result of women's traditional role as a producer of food items and the necessary distribution of local food outputs in social environments. In African countries cited by E. Bosrup. 1/ i.e. Sierra Leone, Liberia, Nigeria and Ghana, 35 to 80% of the total trade work force is composed of women in eastern and Southern Africa this represents 20 to 40%. This is a remarkable factor which is further enhanced by the fact that 85% of these women are self-employed. In Asia and Latin America self employed women hardly represent 40 to 50% of the trade work-force.

9. African women's "market place trade" activities have evolved through a three-phases process.

(a) "Micro-retail" trade related activities in which African women have played and continue to play various distinct roles as "Producers - distributors" in the cases of rural women and of urban women engaged in vegetable production and who ensure direct sales of their own production to consumers; as "exclusive retailers" (mostly urban women) buying from wholesalers and redistributing to consumers. Retail - Trade of fruits and vegetables, cereals, marine products, locally produced textiles and perfumes is a dominant feature in this type of activities.

(b) Domestic trade wholesale activities: Fewer are women trading in such activities. This type of trade requires mobile operators at the local and national level. Women in this sub-sector buy from producers (often at the production places) and sell to middleman and/or to retailers. Their financial capabilities are relatively sizable and make it possible for such operators to pre-finance producers and/or directly invest in production employing and paying small work forces in activities such as vegetable production, traditional fishing, handicraft dying and wearing. Turnover are relatively important, credit needs are actual even though there is no formal linkage with the modern banking sector. Such needs are often met through suppliesrs' credit or "collective savings credits" 1/ to the tune of 1000 to 2000 U.S. dollars.

(c) "Import-distribution" activities are recent steps of African women towards modern trade in general and external trade, operators in this sub-sector are mainly urban women endowed with resources substantial enough to enable them undertake business trips to other African countries and/or to Europe and to a lesser extent to selected Asian countries (Japan and Thailand). Theybuy and bring from foreign markets (often as accompanied luggage ) jewellery (from Bangkok and Antwerp but also from Milan), garments and leather goods from Italy, North Africa and Las Palmas. Most of the imported goods fall under unrecorded transactions as far as customs and exchange control operations are concerned. Women in this sub-sector are sometimes granted relatively important credits by foreign suppliers (mainly Europeans) - 40 to 50.000

1/ Ester Bosrup Idem op. cit.

2/ "Collective savings lending": they are in different forms all over the continent "NATT" or "Tontine" in Senegal, UKUB in Ethiopia etc... Several participants decide to come together and contribute equal amounts (forced savings in a way); contributed amounts are paid to one participant after drawing.

U.S. dollars and more Part of the imported goods are distributed through "market place trade" related activities, the rest follows non formal channels based on social relations. Operators in this sub-sector enjoy substantive profit margins over cost prices and do grant their clients payment facilities over periods of three, six, nine or sometimes twelve months.

10. This type of activities is well established in many west African countries including Senegal, Togo, Benin, Nigeria and Ghana where "Maman Benz" may operate sometimes at levels important enough.

11. This type of activities goes beyond the "Market Place Trade" and has to be taken into account in any attempt to devise ways and means of promoting African women's integration in modern trade. Women operating in this sector have involved themselves in qualitatively progressive roles as:

(i) intra-African trade operators at a subregional level mostly;

(ii) "Import - distribution" operators engaged in developing North-South trade and competing with foreign traders established in African countries;

(iii) Active operators of non recorded trade at significant enough cumulative scale;

(iv) A distinct basis of native accumulation of resources. However apart from making up for shortages of products non available in the formal channels, the resources they may mobilize do not contribute to development since they don't pay taxes and do not reinvest in productive activities or in more advanced commercial operations. They don't keep any formal accounting records. They nevertheless have a fairly good awareness of trade realities

(v) They are possible bridge heads from which attempts to help a certain category of African women make their way to modern trading entreprises can be made.

C. Cooperatives and Small and Medium Scale Entreprises

12. The three phases or rather types of activities mentioned earlier are not forcibly sequential but rather three contemporaneous aspects of one reality, that of African women in the commercial sector of the economy. It remains that outside these purely commercial activities, African women have emerged in a productive role through handicraft cooperatives and a few small scale entreprises which were the outcome of women's groupings and promotional programmes in nearly all African countries. These cooperatives and entreprises have actual modern commercial arms and their managing operators are out of necessity more inclined to more formal management and modern accounting because of the associative nature of such bodies and the institutional sponsorship they enjoy. Let's review the structures, functioning and problems of such "micro-entreprises" and the role played by African women.

13. The reconfirmation of women's rights and the recognition of African women's role in economic development were followed by series of promotional programmes which aimed at:

- Women's vocational training in handicraft activities
- The grouping of women in professional cooperatives and small scale commercially oriented handicraft entreprises

14. These entreprises and cooperatives were established with governments' and women's association's assistance in various areas including weaving, dying, knitting, garment making, potery, basket-making, decoration, animal breeding...; these entreprises operate on the basis of a collective approach to production and marketing. Their structures are not that sophisticated and often there is no clear cut delineation between management and labour. Such corporate bodies cater for a concrete medium for women's integration in monetarized economy and their acceptance of functional organizational structures.

15. Recent ECA research papers (not yet published) have pointed out the importance of such small and medium scale entreprises in the economic setting of several African countries including Zambia, Cameroon and Ghana. The papers also pointed out the significant role played by women in such entreprises (in Zambia for instance, women represent 16 to 33% of heads of small and medium scale entreprises). It was also found that in spite of promotional institutions in all the above countries, the following constraints are still in existence:

- Lack of skills and resources
- Lack of awareness of business risks and organizational requirements for success in business;
- Shortage of facilities (space and equipments); this is a consequence of the lack of resources and the negative impact of bureaucratic procedures in acquiring these facilities;
- Shortage of capital and difficult access to short, medium and long term credits,
- Lack of working capital resulting in below capacity operation;
- Lack of clear cut policies and programmes for promoting and motivating of native businessmen and business women;
- Lack of qualitatively and quantitatively adequate training programmes in management;
- Little assistance in marketing and export promotion,

- Biais against women in business which further compounds the foregoing constraints;

- Family responsibilities preventing women to give maximum attention to their entreprises;

- Lack of flexibility in lending systems and conditions and lack of special lending provisions for women entrepreneurs;

- Lack of follow-up mechanisms on African business women status;

- Shortage of hard currency for the financing of external operations.

16. All the above constraints are obstacles to the expansion and development of small and medium scale entreprises in general; such obstacles are further compounded in women's entreprises which results in a direct negative impact on the role of women in trade and delays their integration in the modern sector of the economy.

17. Cutting across all the types of trade activities described in this report, (i.e. "micro-retail", "market place trade", "wholesale trade", "Import-distribution", Cooperatives and small and medium scale entreprises) one can notice that African women's role in trade is facing three main obstacles:

- The lack of capital compounded by unflexible access to credit;

- Women's social status and biais against women's integration in the modern sector of the economy;

- Lack of well trained women in marketing management.

18. As a result of this, measures for promoting and integrating women in modern trading activities should take into account these constraints and cater for policies and procedures to overcome them.

## III. INTEGRATING WOMEN IN MODERN TRADE AND PROMOTING THEIR COMMERCIAL ACTIVITIES

### A. The Issue

19. The issue is to map out ways and means of promoting women and integrating them in modern trade, taking into account women's present situation as assessed in the previous chapters of this report.

20. African women have a dominant position in "market place trade". Their activities in that type of trade are domestic trade related and partake of the informal sector of the economy. African women's intervention in the import-distribution trade is rather limited and has taken them to the door-step of the modern sector. Cooperatives and small and medium entreprises made it possible for a few women to access the formal sector of the economy.

21. It is non necessary to devise ways and means for consolidating African women's traditional position in "market place trade", and finding solutions to issues and obstacles to the expansion and development of women's role in modern trading activities.

### B. Consolidating and improving "market place trade"

22. "Market place trade" is not in the modern sector of the economy; it nevertheless play a significant role in the domestic trade of locally produced goods. It is consequently a medium for expansion and development of domestic trade. The "market place" is the environment where African business women have evolved and developed skills in mass distribution. It is the "entry" and "transit" point for women interested in trade activities. "market place trade" is therefore the basis from which women could be promoted into the modern sector. Consolidating and improving "market place trade" requires that measures be taken as follows:

- Market place trade activities should be expanded in rural areas. To this effect rural communities should help build market places and ensure their continuous functioning (at least 3 times a week). This would ease rural women's integration in trade and would mitigate rural depopulation. Monetarization of rural zones would certainly enhance "market place trade" expansion, short term measures should nevertheless be taken to encourage traditional barter practices in market places;

- Relevant authorities and institutions (municipalities, etc.) should undertake actions to improve the environment and health condition in market places. Social dimensions of market places, neglected hitherto, should be given more attention to enhance merchant - mothers' activities. Day care centres, clinics and hygiene control cells should be built in the vicinity of market places;

- Measures to improve marketing efficiency should include the increase of storage capacities, the expanding of landing and inlanding areas with a view to reducing considerable food losses in many African market places;

- Groupings of merchant-women should be encouraged and strengthened and their economic orientation emphasized;

- Banks and other lending mechanisms as well as savings institutions should show more interest in women's initiatives for the creation and management of collective savings mechanisms of the type cited earlier in this study (Tontine etc.). These initiatives should be encouraged and used as basis for the linkage of market places with modern credit channels. The saving-cycles might be longer and the volume of savings expanded through actions of financing and credit institutions operating outside the market place which would inturn recycle part of the traditional collective savings. To this end, preferential low interest rates and longer grace periods are required to encourage collective savings participants to resort to modern lending mechanisms as an alternative source for more resources for financing of their activities.

23. Conditions and criteria for the development of "market place trade" are similar to those governing the development of foreign trade i.e. a widened production base, improved transport network, easier access to credit, availability of information on opportunities.

24. Market places should also be priviledged sites for functional literacy experiences directly linked to merchants' immediate concern.

25. To gradually increase the merchant-women's awareness of modern market management, the relevant administering institutions (municipalities for example) should introduce forms of monitored self-administration with increased involvement of women in the identification of needs in market places and mobilization of resources required to meet such needs (taxes, voluntary contributions etc.); established merchant-women's groupings could play an important role to this end.

26. Governments advocating state trading should refrain from direct intervention in "market place trade" to avoid curbing women's capabilities and dynamism.

27. Activities of women operating in "market place trade" as intermediate wholesalers and small quantities wholesalers (See IIB(b) and/or as producers-wholesalers should be promoted in so far as they provide a linkage between rural producers and urban consumers and they play an active role in the expansion of production bases (cases of market-gardeners, fishing and handicraft entrepreneurs...) Easier access to credit, transport facilitation and free distribution of arable lands and agricultural tools, management assistance for cooperatives would contribute to the enhancement of the above activities. Activities of this category of merchant-women (wholesalers) may be viewed as an improved form of "market place trade", beyond "micro-detail trade".

C. Rationalization and development of African women's import-distribution activities

28. With this type of activities, African merchant women have emerged as foreign trade operators right in the modern sector of trade. Rationalizing these activities requires immediate governmental measures to integrate them in a legal and formal framework by granting operators the required permits and liberalizing such activities through preferential treatment of women operators. (reduced rates of import taxes for an initial period of two years for example...). Such measures could ease the identification of operators and their promotional needs as well as the rationalization of the sub-sector.

29. In some countries business-women have initiated joint import operations. This should be encouraged. Joint imports could help:

- Strengthen business women's negotiating position vis a vis foreign suppliers (their total demand being more important);
- Reduce purchasing costs (as regard air tickets, hotel costs etc...) and consequently have a positive impact on cost prices of imported goods and their sales prices;
- Serve as basis for the establishment of modern commercial equity entreprises.

30. Being speculative in nature, this trade sub-sector has turned to be a significant basis of capital accumulation in several countries (Ghana, Nigeria, Benin etc...). This calls for clearer development prospects of these women's activities outside their traditional occupation. Using women's idea of collective savings as described earlier could help convince women establish actual "Holdings" which would collect their savings and invest them in modern commercial entreprises. Such entreprises would enhance and support their activities while playing a role of importing intermediates and future investors in other complementary areas. Collected savings would constitute equities of new entreprises and would be redistributed as shares to participants. This would be an opportunity for African business women to use resources accumulated through "market place trade" and "import-distribution" to ease their access to modern trade and to other modern sectors of the economy as operators and in certain cases as managers also.

31. African women's position in this sub-sector is nevertheless marginal vis a vis foreign entreprises and women have against them social biais to overcome. Men do not often agree on business trips of their wives, they consider such trips as a scape from home and spouse responsibilities with risks including prostitution.

32. It clearly appears that African women's evolution from "market place trade" to modern trade as domestic and external trade operators as well as share holders - managers requires a good knowledge of the socio-economic environment and modern marketing management techniques. Nowadays, very few are African women with such a knowledge. How to identify training needs and define adequate training strategies with a view to integrating and promoting African women in moder trade? Which types of functional programmes could be envisaged?

## IV. TRAINING PROGRAMMES, THEIR CONTENTS AND THEIR ROLE IN AFRICAN WOMEN'S INTEGRATION IN MODERN TRADE

### A. Short and medium term training: The issue

33. There is an increasing awareness of women's role in the economic development of African countries what is presently being debated is the identification of concrete measures which would help accelerate the integration of women in general and more specially African women in modern sectors of the economy. Training is a central issue in the debate. What should be the objectives of training programmes and their contents? What modalities should be adopted for the effective implementation of the identified programmes? Let's review these issues focussing on women's integration in modern trade.

34. Theoritical training or vocational training? The main objective of women's training in trade should be to promote operators skilled enough to be able to analyze the various aspects of socio-economic environments, to be fully aware of the constraints and opportunities in those environments and to provide relevant responses to issues emerging therein at the national and international levels for operators and their entreprises. As a result of this global objective, it clearly appears that training for women's integration in modern trade should be a vocational training to help maximize women's role in that sector. Acquiring technical tools should not be an end per se but rather a means in this context.

35. African business women's training should therefore persue two objectives:

(a) Developing positive commercial attitudes and abilities to adapt to environments including constraints and opportunities therein

- Training in analyzing political, geographical, legal, psycho-sociological and psychological realities of markets and supply sources;
- Training to increase operators' awareness of economic and institutional environments;
- Training in the appraisal of policies, incentives, facilities, activities and organizations relevant to trade promotion at the national level,
- Information on external support activities and mechanisms dealing with trade promotion and development.

(b) Acquiring decision-making and operational management tools

36. Programmes falling under this type of training should enable operators acquire and develop skills in:

- Identifying consumers' needs;
- Creating and improving goods and services to meet identified needs;
- Sales promotion;
- Putting goods and services at disposal (packing, packaging, transport etc...)
- After sales and after purchasing actions;
- The use of trade information and trade related data.

37. These concepts reflect operational commercial management aspects - operational management should necessarily be viewed as an integral part of corporate management. A good understanding of corporate "operational planning" is an absolute pre-requisite to commercial policy formulation and the implementation of coherent commercial management programmes. Following are relevant training modules:

- Review of commercial management functions;
- Market research as a basis of operational marketing planning;
- Planning and development of commercial strategies and policies;
- Applied marketing strategies and planning;
- Product development and adaptation within the context of production planning;
- Pricing: determination of cost prices and sales prices;
- Distribution channels;
- Drawing and controlling marketing plans;
- Purchasing and sales administration.

38. This two-dimensions training is applicable to all modern trade operators. If it generally appears to specifically fit to 'advanced' traders with a good theoritical knowledge, it remains that a discriminatory use of various components of this plan may meet specific needs of various categories of traders. Determining specific programmes for specific categoreis of traders is not an A priori task. As a prerequisite to this task training need identification and analysis should be undertaken. Such identification and analysis should be based on the identification of obstacles to the expansion and development of trade in sub-sectors of operation for target traders (i.e. women in this case); the identification of obstacles that may be overcome through training, the identification of training needs of target group through field investigations. Such investigations and analysis are to be undertaken in nearly all African countries. 1/ They should be conducted by national structures working in women's promotion programmes in close cooperation with national trade promotion centres. They should result in selecting training methods and mechanisms as well as institutions to be involved. Training needs analysis may be conducted using the following matrix-tables:

1/ E.S.A.M.I. has undertaken a global investigation on women's training needs in Eastern and Southern African countries but it covers training needs in corporate management in general and doesn't focuss trade related training needs.

Table 1: Obstacles to the integration of women in modern trade and possibilities to overcome them

| Possible solutions / Types of obstacles | All solutions | Training solutions | | | |
|---|---|---|---|---|---|
| | | Types | Evaluation | | |
| | | | A | B | C |
| | | | | | |

A = Good
B = Average
C = Mediocre

refer to measurement of possible impact on obstacles.

Table 2: Identification of training needs as a result of solutions identified in Table 1 and priorities identified

| Selected possible solutions / Prevailing needs | Priority 1 | Priority 2 | Priority 3 |
|---|---|---|---|
| | | | |

39. The identification of training needs and target groups to be trained should be followed by the drawing of programmes and training materials which would meet identified categories' needs and abilities to grasp modern techniques. Audio-visual approaches and the use of national local languages should seriously be envisaged to overcome illiteracy.

B. Long term training

40. Vocational training for integration cater for immediate needs of women already operating in trade at various levels. The continuous development and the strengthening of African women's activities in modern trade sectors require that the following measures be adopted:

- girls should be encouraged to envisage management carreers. This can be achieved if priorities are given to them in granting scholarships and fellowships as well as other facilities of training;

- The allocation, as far as possible, of a quota of management posts of women at the corporate executive levels; investment codes might include provisions for fiscal advantages being granted to firms that would respect such quotas;

- Rationalization and acceleration of procedures for women looking for self employment activities in trade. Such a facilitation should be granted to women having acquired a certain level of knowledge in management;

- Quotas should also be determined for girls or women in national and subregional management institutes such as C.E.S.A.C. and E.S.A.M.I.;

- National delegations to trade promotion seminars and symposiae should be mixed including men and women.

## V. SUMMARY OF CONCLUSIONS

41. Recognizing African women's important role in economic development and more specially in trade expansion is now an obvious and accepted necessity.

42. African women's intervention in trade is not a new phenomenon, it is a result of women's dominant role in the production of local goods and services (of which food products) and distribution needs of such a production.

43. African women are mostly domestic trade operators and obstacles to the expansion of domestic trade are, to a great extent, those hindering women's role in modern African trade.

44. Women have already a dominant position in "market place trade" as "micro-retailer", "small quantities wholesaler" and "wholesalers", they have developed therein some self-reliance and local forms of resource accumulation and mobilization which are to be improved and used as prospective links with the modern sector of the economy. A certain category of women have emerged in "import-distribution" sub-sector which is women's first step into in modern trade as intra-African and international trade operators. Their activities should be rationalized and integrated into the formal sector of the economy.

45. Women's position in small and medium entreprises including handicraft cooperative is either insignificant or marginalized.

46. In all these sub-sectors and activities, African women are facing three main types of obstacles:

- Women's social status and civic against their integration in the modern sector of the economy;
- Lack of capital and difficult access to credit coupled with bureaucratic promotional machineries;
- Shortage of well trained women in modern marketing management techniques.

47. Possible solutions should include (a) the consolidation and improvement of "market place trade" as a basis for women's integration in modern trade. The role played by "market place trade" as a primary stage of development of domestic trade is quite important and should be encouraged. (b) In Rationalizing and developing women's import-distribution activities professional groupings of women operating in the sub-sector should be established to reinforce their negotiating positions vis a vis external partners and then to encourage them to establish modern commercial entreprises above their distribution activities. To this end, "Holdings" based on women's idea of collective savings and speculative accumulation of capital in this sub-sector could help.

48. African women's integration in modern trade cannot be effective without training. Such a training should be immediately operational and should cater for a full awareness of environments and the acquisition of decision making and commercial management tools. Long term measures should be adopted to encourage girls and women to take up management courses and carreers. In any case training needs have to be identified and planned.